

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Paul Burke
Debtor(s)

Case No. 15-04731-RNO
Chapter 13

District/off: 0314-5
Date Rcvd: Oct 22, 2020

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2020:

Recip ID	Recipient Name and Address
db	+ David Paul Burke, 314 River Street, Duryea, PA 18642-1002
4716786	+ Firsthorizon, Po Box 15003 Customer Solutions, Knoxville, TN 37901-5003
4716787	+ Heather Fiorucci Burke, 314 River Street, Duryea, PA 18642-1002
4762959	+ M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4727006	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
4716791	+ Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4716777	+ EDI: AMEREXPR.COM	Oct 22 2020 22:58:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
4716779	EDI: BANKAMER.COM	Oct 22 2020 22:58:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
4716778	+ EDI: TSYS2.COM	Oct 22 2020 22:58:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
4745423	+ Email/Text: bncmail@w-legal.com	Oct 22 2020 18:53:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4716781	EDI: CITICORP.COM	Oct 22 2020 22:58:00	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
4716780	+ EDI: CAPITALONE.COM	Oct 22 2020 22:58:00	Cap1/Bstby, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
4716783	+ EDI: CITICORP.COM	Oct 22 2020 22:58:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
4716785	+ EDI: WFNNB.COM	Oct 22 2020 22:58:00	Fashion Bug, Po Box 84073, Columbus, GA 31908-4073
4716782	EDI: JPMORGANCHASE	Oct 22 2020 22:58:00	Chase Card, Po Box 15298, Wilmington, DE 19850
4716789	+ Email/Text: BKRMailOPS@weltman.com	Oct 22 2020 18:53:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
4716790	Email/Text: camanagement@mtb.com	Oct 22 2020 18:53:00	M & T Bank, One Fountain Pl/3rd Fl, Buffalo, NY 14203
4741978	EDI: PRA.COM	Oct 22 2020 22:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4716792	+ EDI: RMSC.COM	Oct 22 2020 22:58:00	Synch/Lowes, Po Box 965005, Orlando, FL 32896-5005
4716793	+ EDI: RMSC.COM	Oct 22 2020 22:58:00	Synch/Sams Club, Po Box 965005, Orlando, FL 32896-5005
4851604	+ EDI: RMSC.COM	Oct 22 2020 22:58:00	Synchrony Bank, c/o PRA Receivables

4759843	EDI: RMSC.COM	Oct 22 2020 22:58:00	Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4716784	EDI: USBANKARS.COM	Oct 22 2020 22:58:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
4716794	+ EDI: CITICORP.COM	Oct 22 2020 22:58:00	Elan Financial Service, 777 E Wisconsin Ave, Milwaukee, WI 53202
4742830	EDI: ECAST.COM	Oct 22 2020 22:58:00	Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241
			eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4716788	*+	Heather Fiorucci Burke, 314 River Street, Duryea, PA 18642-1002

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Colleen Marie Metroka	on behalf of Debtor 1 David Paul Burke attycoll@gmail.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgeppte.com JSpears@ecf.courtdrive.com
Joshua I Goldman	on behalf of Creditor MidFirst Bank josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com
Michele A De Witt	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgeppte.com mdewitt@ecf.inforoptcy.com
Thomas I Puleo	on behalf of Creditor MidFirst Bank tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **David Paul Burke**
First Name _____ Middle Name _____ Last Name _____
Social Security number or ITIN xxx-xx-4578
EIN _____

Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:15-bk-04731-RNO**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Paul Burke
aka David P. Burke

10/22/20

By the court: Robert N. Ouel II
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.